

The Art of Self- Accounting and Self-Reproach November 20, 2025

lillahi mā fī samāwāti wamā fīl-ard. wa-in tub`dū mā fī anfusikum aw tukh`fūhu yuḥāsib`kum bihil-lah. fayaghfiru liman yashā. wayu`adhibu man yashā. wal-lahu `alā kulli shayin qadīrun (Surah al-Baqarah 2:284) Sadaqallah

“Unto God belongs all that is in the heavens and all that is on earth. And whether you bring into the open what is in your minds or conceal it, God will call you to account for it; and then He will forgive whom He wills, and will chastise whom He wills: for God has the power to will anything”

Imagine a merchant dispatching a caravan to a distant land. He finds himself a partner to manage the caravan and makes an agreement with him. He then entrusts his capital to his partner, and expects him to carry out trading and return with profit. To prevent disputes over gains or losses, the merchant maintains constant observation over the partner through the journey. This vigilance is necessary, and requires careful accounting—tracking all assets, expenses, and income. The merchant meticulously tracks the expenses and income to safeguard the assets and ensure profitability. At the end, the partner receives his share from the profit. However, if the partner violates the agreement, the merchant reproaches and blames him for his transgression. In the absence of another helper, the purpose of such a reproach is to correct and help the partner to become trustworthy.

Our mind is like a merchant on the path to the hereafter. We are running a business with an unreliable partner, who is the lower self. Our mind is the planner, the accountant, and the decision-maker of this business. Regardless of his dishonesty, the mind needs his partner, the lower self, to manage the caravan in this journey. Hence, he entrusts his capital to his unreliable partner and empowers him. The lower self, the ego, is the partner and the agent that carries out the day to day work, which we call deeds. The capital that the mind, or *akl*, entrusts to the self includes time, potential, health, knowledge and other capabilities.

The journey of the caravan is life. The profit that the mind is trying to secure is salvation and peace, not only in this world, but also in the hereafter. As the merchant depends on his partner’s trustworthiness to return his caravan and turn a profit, the mind (*akl*) also depends on the self to be righteous for this journey to become profitable. If the lower self does not behave well, it deserves to be reproached to ensure it stays on the right path.

Introspection or self-accounting is the practice of many righteous servants of Allah-u Ta’ala. It is called *muhasabah*, which is a spiritual practice of daily review and

self-examination. It means the discovery and the recognition of one's inner depths to reveal genuine human values, and controlling the emotions upon which these values rest. Only through such deep reflection and accounting can a person distinguish evil and good, beauty and ugliness, beneficence and harm concerning the past, present, and future, and maintain the correct inclination of the heart.

This practice allows an individual to evaluate the present and prepare effectively for the future. Through this practice, one can compensate for past wrongs and ultimately purify oneself before God. Hd. Omar (ra) emphasized the importance of self-reflection and of holding oneself accountable for one's actions in this life. This is necessary to prepare for the final reckoning on the day of judgement. He said: *"Make your accounting before you are made to give your accounting."*

One of the names of the Day of Judgment is the Day of Accountability. It is a day on which there will be a great tribunal, in which Allah subhanahu wa Ta'ala will open all of our books. Allah will question us regarding His favors upon us, our good deeds, our bad deeds, and how we treated everyone around us. That is why we must make our accounting before the day of accountability.

When we begin to assess our own actions, intentions, and reactions through introspection for the first time, we find ourselves at a stage which is called Nafsi-Lahwwama (The Reproaching or Blaming Self). The concern at this stage is not about blaming, but about awakening. However, the first light of this awakening is dazzling. The person both sees and emotionally is shocked from what they see. What they see is their true intentions, moral flaws, ego-driven motives, and moments of weakness that were previously hidden or rationalized away. The individual is also alarmed and emotionally shocked because the reality of their internal world clashes severely with their desired self-image or public persona. Seeing their own imperfections, hypocrisies, or deeply ingrained negative habits is often a deeply unpleasant and destabilizing experience. They feel pain after self-reproach. The reproach, however, comes not to punish but to guide. It is the inner reflection of divine mercy. Faithful people do not despair of Allah's mercy, and see this as an opportunity to cleanse themselves. After the first shock, the self realizes there is nowhere to turn to but Allah's mercy.

We should be aware of two dangers. We may either deny the reproach and revert to our old self, or we may exaggerate the self-reproach and destroy ourselves. The first trap is blindness, the other one is self-consumption. We must find a path between these two extremes with awareness. Self-reproach does not mean, "I am bad"; it means, "I have a mixed intention within me, and I need to distinguish between

them." Hd. Ibn Arabi (ks), while speaking of our intention, reminds us that our action is not enough unless the intention is purified.

To deepen our awareness, we should pause at the end of each day and ask ourselves three guiding questions:

1-Where did my heart feel constricted today? Identify moments of heaviness, tension, or negativity in your chest. Example: "My heart tightened during the meeting with my boss."

2-Which expectation gave rise to that constriction? Pinpoint the immediate trigger for the discomfort. Example: "I expected my boss to praise my work, but they didn't."

3-What underlying insecurity drives this expectation? Dig deeper to uncover the root cause. Often, this is a fundamental anxiety about the future, and a doubt in our own capacity to handle whatever comes next.

The result may not be immediate. We may not silence anger instantly, but we may quiet the language of anger and soften our words. We may not uproot jealousy in a single moment, but perhaps could utter a sentence that throws water on the fire of comparison.

In the Lahwwamah (Self-reproach) state, small victories are the signs of great transformations. The medication of this stage is dhikr, remembrance of Allah, and submission to His Wisdom and Forgiveness. The "fine art" of this stage is to practice self-accountability (identifying your fault) without letting it turn into destructive self-condemnation, and to receive forgiveness without using it as an excuse to keep repeating the error.

Yurdaer Al Latif Al Jerrahi